

005207" 82595360

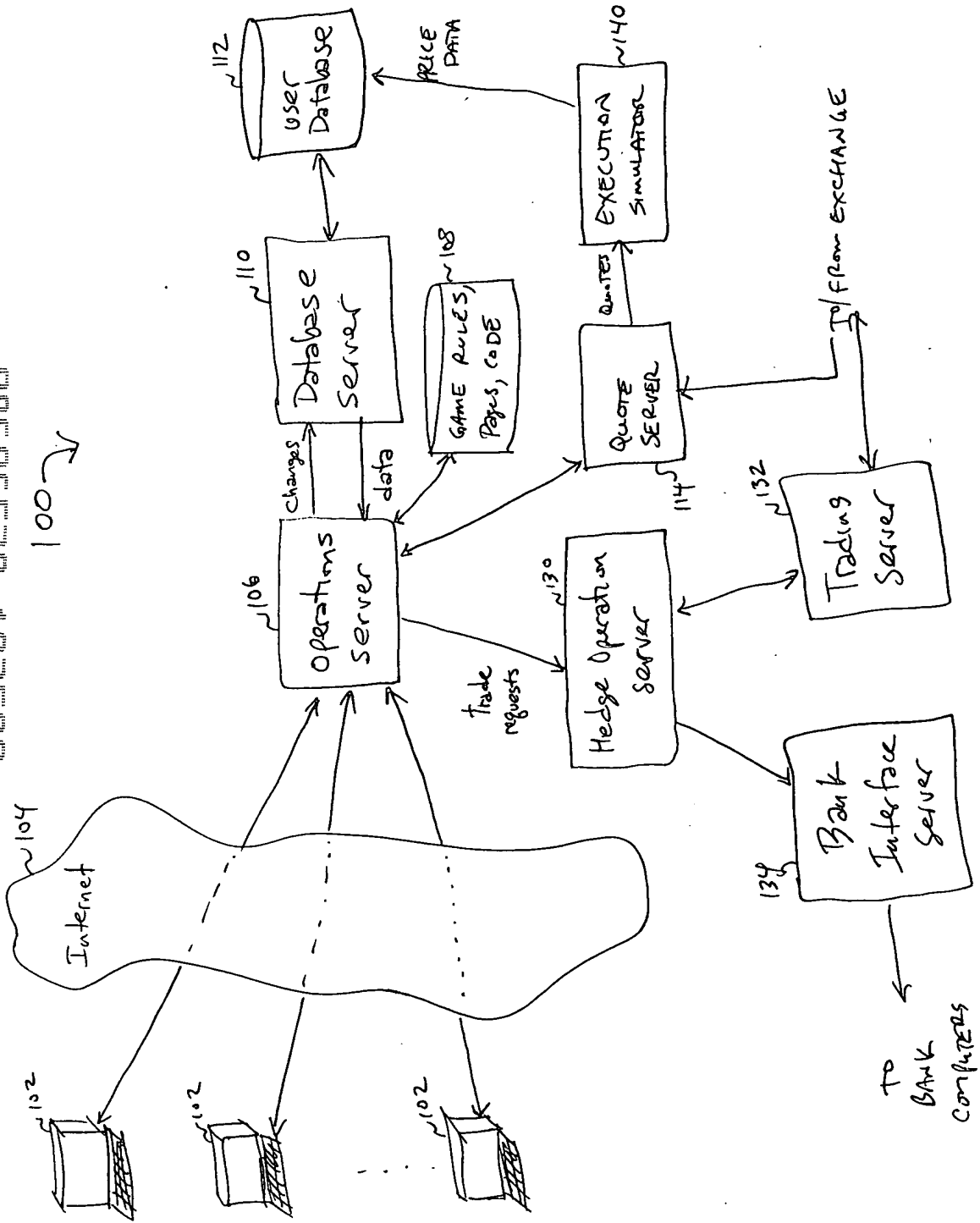


FIG. 1

USER INFO

USER ID	NAME	ADDRESS	Current Plan	...
FRED3	Fred Meyer	...	Plan 23	
JANE K	Jane Kolb	...	Plan 18	
:	:	:	:	:
:	:	:	:	:
:	:	:	:	:

112

200

USER TRANSACTIONS

USER ID	DATE	TIME	DIRECTION	AMOUNT	SECURITY	PRICE	...
JANE K	9/6/00	11:00am	BUY	300	XYZ/cusp	25.00	
JANE K	9/7/00	11:05am	SELL	100	ABC/cusp	?	
FRED3	9/7/00	1:04pm	BUY	200	XOOX/cusp	?	
:	:	:	:	:	:	:	:
:	:	:	:	:	:	:	:
:	:	:	:	:	:	:	:

200

210

220

220

005201 8E596960

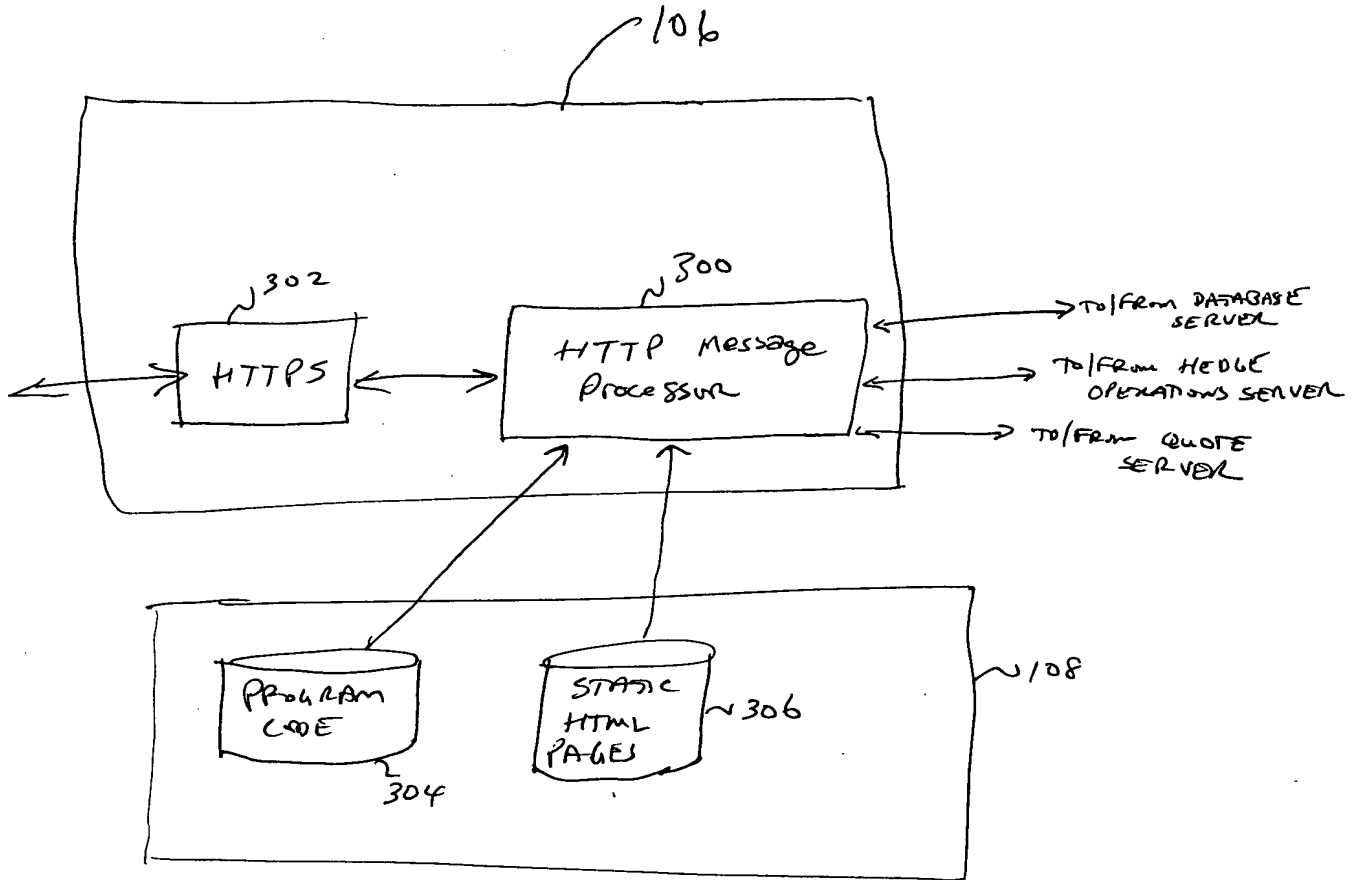


Fig. 3

```
graph TD
    Start([START]) --> Setup[Setup Accounts  
for Enrolled Participants]
    Setup --> Accept[ACCEPT TRANSACTIONS  
FROM PARTICIPANTS]
    Accept --> Determine[DETERMINE CONDITIONS  
FOR A TRANSACTION]
    Determine --> Execute[EXECUTE HEDGING  
TRADE, IF NEEDED]
    Execute --> EndPeriod{END  
OF PROGRAM  
PERIOD  
?}
    EndPeriod -- N --> Accept
    EndPeriod -- Y --> Calculate[CALCULATE PAYOUTS  
TO USERS]
    Calculate --> Pay[Pay users]
    Pay --> End([END PROGRAM])
```

F16.4

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Fig. 5  
09090538 102500